

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
James R. DeFrancesco et al.

Application No.: 10/649,397

Confirmation No.: 6100

Filed: August 27, 2003

Art Unit: 3693

For: COMPUTER IMPLEMENTED  
AUTOMATED CREDIT APPLICATION  
ANALYSIS AND DECISION ROUTING  
SYSTEM

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Examiner: D. S. Felten

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)**

MS RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement, pursuant to 37 CFR 1.114(c), accompanies the Request for Continued Examination (37 CFR 1.114) submitted herewith.

In accordance with 37 CFR 1.98(a)(2)(ii), Applicant has not submitted copies of U.S. patents and U.S. patent applications.

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. In accordance with 37 CFR 1.97(h), the filing

of this Information Disclosure Statement shall not be construed to be an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

Additionally, for the following U.S. patent applications, of which the Applicants previously apprised the Examiner, the Examiner is hereby apprised of the following:

1. For U.S. Application No. 10/559,066 (Atty. Docket No. DLT-004), the Office Action mailed November 12, 2009;
2. For U.S. Application No. 10/650,381 (Atty. Docket No. DLT 001DIV2), the Office Action mailed August 18, 2009, and the Notice of Allowance mailed February 8, 2010; and
3. For U.S. Application No. 10/441,534 (Atty. Docket No. DLT-001DIV), the Notice of Allowance mailed December 3, 2009.

It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith to our Deposit Account No. 07-1700, under Order No. DLT-001DIV1.

Dated: March 29, 2010

Respectfully submitted,

Electronic signature: /Robert S. Blasi/  
Robert S. Blasi

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